

## TEMPORARY MOTOR LIABILITY INSURANCE

### Description

All motor vehicles used in traffic must be covered by motor liability insurance. If an uninsured vehicle is driven or transferred temporarily to another location, it requires a transit licence and temporary insurance cover. Temporary motor liability insurance is granted by motor vehicle inspection businesses and customs authorities for the account of the Finnish Motor Insurers' Centre. The policy is in force within the territorial limits defined in the transit licence for the period specified in the licence.

### Coverage

Temporary motor liability insurance covers the following injuries and damage caused by use of motor vehicle in traffic:

- bodily injury to persons in the vehicle and damage to clothing and personal effects of passengers;
- bodily injury and property damage to the counterpart; and
- bodily injury and property damage to third parties.

Temporary motor liability insurance does not cover damage to the insured's own vehicle or to goods or cargo carried, nor towing of the vehicle.

A claim may be denied or a paid claim recovered from the driver if

- the driver has caused the injury or damage deliberately;
- the driver is guilty of drink-driving; or
- the accident involves a crime (eg unauthorised use of vehicle).

Any compensation due under a temporary motor liability insurance policy is paid by the Finnish Motor Insurers' Centre in accordance with the Motor Liability Insurance Act and guidelines issued thereunder.

### Premiums

	<b>Vehicles</b>	<b>Trailers</b>
For first day of cover	12 €	No separate charge
For subsequent days	7 €	
1-day policy	12 €	(yet covered by the policy)
2-day policy	19 €	
3-day policy	26 €	
4-day policy	33 €	
5-day policy	40 €	
6-day policy	47 €	
7-day policy	54 €	

As the table indicates, no separate premium is charged for trailers although they are covered under the insurance. No-claims bonus is not earned under temporary motor liability insurance.